

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Della M Lawson  
 Ryan L Lawson  
 Debtors

Case No. 19-15732-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Nov 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2019.

db/jdb  
 14402566 +Della M Lawson, Ryan L Lawson, 1749 N. Peach Street, Philadelphia, PA 19131-3321  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 14388377 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 14388379 +Caine and Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262  
 14388380 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 14421942 Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046  
 14390782 +Ditech Financial LLC, C/O KML Law Group, 701 Market Street Suite 5000,  
 Philadelphia, PA. 19106-1541  
 14388386 +Great Lakes Higher Education Corporation, Attn: Bankruptcy, Po Box 7860,  
 Madison, WI 53707-7860  
 14400610 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 14388389 +Lendmark Financial Services, 1735 North Brown Road, Suite 300,  
 Lawrenceville, GA 30043-8228  
 14388390 +NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099  
 14388394 +PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor,  
 Philadelphia, PA 19122-2806  
 14388393 Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406  
 14388395 +Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street,  
 Philadelphia, PA 19107-2495  
 14417929 +Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road,  
 Bensalem, PA 19020-2022  
 14388400 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
 14400002 +Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931  
 14388402 U.S. Department of Education, c/o Ascendium Education Group, Inc., Recovery Administration,  
 P.O. Box 7859, Madison, WI 53707-7859  
 14388403 +Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438  
 14411959 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Nov 21 2019 04:11:54 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 21 2019 04:11:32  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 21 2019 04:11:48 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: gecsed@recoverycorp.com Nov 21 2019 04:15:33 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14388378 +E-mail/Text: legal@arsnational.com Nov 21 2019 04:11:22 ARS National Services, Inc.,  
 P.O. Box 469046, Escondido, CA 92046-9046  
 14389723 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Nov 21 2019 04:11:13  
 Ascendium Education Solutions, Inc., PO Box 8961, Madison WI 53708-8961  
 14388376 +E-mail/PDF: broman@amhfcu.org Nov 21 2019 04:11:43 American Heritage Federal Credit Union,  
 Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699  
 14388381 E-mail/Text: megan.harper@phila.gov Nov 21 2019 04:11:54 City of Philadelphia,  
 Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th Floor,  
 Philadelphia, PA 19102-1595  
 14388382 +E-mail/Text: bankruptcy@connexuscu.org Nov 21 2019 04:12:06 Connexus CU, Attn: Bankruptcy,  
 Po Box 8026, Wausau, WI 54402-8026  
 14388383 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 21 2019 04:12:05  
 Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679  
 14388384 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 21 2019 04:11:21 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 14388385 E-mail/Text: data\_processing@fin-rec.com Nov 21 2019 04:11:21  
 Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908  
 14388388 +E-mail/Text: cio.bncmail@irs.gov Nov 21 2019 04:11:19 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 14420223 E-mail/PDF: cbp@onemainfinancial.com Nov 21 2019 04:15:29 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 14388391 +E-mail/PDF: cbp@onemainfinancial.com Nov 21 2019 04:16:12 OneMain Financial,  
 Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013  
 14388398 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 21 2019 04:16:19  
 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502  
 14415725 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 21 2019 04:17:02  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14388392 +E-mail/Text: bankruptcygroup@peco-energy.com Nov 21 2019 04:11:21 Peco Energy,  
 2301 Market Street, Philadelphia, PA 19103-1380

District/off: 0313-2

User: DonnaR  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Nov 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14398562 E-mail/Text: bnc-quantum@quantum3group.com Nov 21 2019 04:11:25  
Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788  
14388399 E-mail/Text: courts@scott-pc.com Nov 21 2019 04:12:06 Scott & Associates, PC,  
Attorneys at Law, PO Box 113297, Carrollton, TX 75011-3297  
14388953 +E-mail/PDF: gecsed@recoverycorp.com Nov 21 2019 04:16:17 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14388401 E-mail/PDF: gecsed@recoverycorp.com Nov 21 2019 04:16:24 TJX Rewards/Synco,  
PO Box 530949, Atlanta, GA 30353-0949

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

nof\* +Della M Lawson, 1749 N. Peach Street, Philadelphia, PA 19131-3321  
14388387\* +Great Lakes Higher Education Corporation, Attn: Bankruptcy, Po Box 7860,  
Madison, WI 53707-7860  
14388396\* +Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street,  
Philadelphia, PA 19107-2495  
14388397\* +Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street,  
Philadelphia, PA 19107-2495

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Della M Lawson dml60west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
DAVID M. OFFEN on behalf of Joint Debtor Ryan L Lawson dml60west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13

Della M. Lawson : Case No. 19-15732-MDC  
Ryan L. Lawson  
Debtors

O R D E R

AND NOW, on this 19<sup>th</sup> day of November, 2019,  
upon consideration of the Motion of the Debtors to permit Debtor  
Ryan L. Lawson's wife, Della M. Lawson, to appear as a next friend  
pursuant to Bankruptcy Rule 1004.1 and 11 U.S.C. 105(a) in his  
place for their 341 (a) Meeting of Creditors, is HEREBY GRANTED and  
Ryan L. Lawson is excused from completing the required Financial  
Management Course.

11/19/19  
DATED

Magdelene D. Coleman  
HONORABLE MAGDELINE D. COLEMAN  
CHIEF UNITED STATES BANKRUPTCY JUDGE

cc:

William C. Miller, Esq., Esquire, Trustee

William C. Miller

David M. Offen, Esquire

Della and Ryan Lawson

All Creditors